

"HIGHLY HAZARDOUS MATERIALS". The final D.O.T. regulation refers to the Code of Federal Regulations (CFR-49) for specific definition of these substances. All substances in Code identified with an "E" are in- cl. It generally embraces industrial chemicals of all kinds, as well as some fields of explosives, poison gases, liquified petro- leum gases, compressed gases and radioactive materials.

"OTHER HAZARDOUS MATERIALS"***.

Again, the Federal Code (CFR-49) is refer- enced in the new act as the source of the definition of these substances. Generally, they seem to be plastics, gasoline, oil and other petroleum products, asphalt, cement, charcoal, wax, etc.

CHANGES IN COVERAGES: There does not appear to be significant changes in coverage. The final endorsement for policies affected by the Act is not yet approved by D.O.T. As a result, they have given a 90 day grace period for getting the endorsement attached. The Western will have the form available as soon as it is approved by the D.O.T.

We remind you: THIS 90 DAY GRACE PERIOD DOES NOT APPLY TO SECURING THE LIMIT OF LIABILITY REQUIRED BY THE ACT. THAT MUST BE DONE BY JULY 1, 1981.

The effective date of the Act is July 1, 1981. The time is now.

We would recommend:

(1) We urge you to contact your legal counsel at once to determine what limits are re- quired if you are required to be under this Federal Law.

(2) An important provision of the regulation for the Act now permits you to meet the liability limit required through more than one insurance policy. You may now have a basic policy on a single limit basis for a moderate limit and use a separate ss or umbrella policy to comply with higher limit now required.

(3) After consultation with your advisors, instruct your agent to make whatever changes your policy(ies) may require.

FAMILY GROUP RECORD-30

24 Apr 1992

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HUSBAND Thomas PHILLIPS Base-128

LDS ORDINANCE DATA

BORN: 1 Jan 1828 PLACE: Isle Rea,Herefordshire,England
CHR.: 20 Jan 1828 PLACE: Bodenham,Herefordshire,England
DIED: 15 Jul 1887 PLACE: Heber,Wasatch,Ut
BUR.: Jul 1887 PLACE: Heber,Wasatch,Ut
MARR: 11 Oct 1852 PLACE: Bromsgrove,Worcester,England
FATHER: John FLYDE (floyd)-363
MOTHER: Mary PHILLIPS-364

B: 21 Nov 1875
E: 9 Jun 1920
SP:
SS: 9 Jun 1920 SL
PARENTS' MRIN: 115

WIFE Elizabeth NASH-129

BORN: 9 Feb 1829 PLACE: Bromsgrove,Worcester,England
CHR.: PLACE:
DIED: 29 May 1900 PLACE: Heber,Wasatch,Utah
BUR.: 1 Jun 1900 PLACE: Heber,Wasatch,Ut
FATHER: John NASH-365
MOTHER: Mary Ann BARNS-366

B: Abt 1854
E: 9 Jun 1920
SP:
PARENTS' MRIN: 116

CHILDREN

1. NAME: Emma PHILLIPS-209

---- BORN: 4 Jul 1853 PLACE: Upton on Severn,Bromsgrove,wrcstr,England
F CHR.: PLACE:
DIED: 4 Sep 1897 PLACE:
BUR.: PLACE:
SPOUSE: John LLOYD-710
MARR: 2 Apr 1876 PLACE:

B: 17 Apr 1881
E: 23 Jun 1881 SL
SP: 9 Jun 1920 SL
MRIN: 212
SS:

2. NAME: William PHILLIPS-210

---- BORN: 4 Jul 1853 PLACE: Upton on Severn,Bromsgrove,wrcstr,England
M CHR.: PLACE:
DIED: 7 Jun 1859 PLACE:
BUR.: PLACE:
SPOUSE:
MARR: PLACE:

B: Child
E: Child
SP: 10 Dec 1954 SL
SS:

3. NAME: Rebecca PHILLIPS-211

---- BORN: 1 Jan 1858 PLACE: Upton on Severn,Bromsgrove,wrcstr,England
F CHR.: PLACE:
DIED: 4 Jun 1943 PLACE:
BUR.: PLACE:
SPOUSE: Thomas Edward MCGREAL-711
MARR: PLACE:

B: 26 Feb 1954 SL
E: 12 Mar 1954 SL
SP: 10 Dec 1954 SL
MRIN: 213
SS:

4. NAME: Fredrick Thomas PHILLIPS-212

---- BORN: 27 Apr 1861 PLACE: hanbury,Worcester,England
M CHR.: PLACE:
DIED: 28 Jul 1951 PLACE:
BUR.: PLACE:
SPOUSE: Martha Jane BAIRD-113
MARR: 28 Oct 1885 PLACE:

B: 20 Apr 1881
E: 8 Oct 1903 SL
SP: 9 Jun 1920 SL
MRIN: 29
SS:

Check one option for all individuals on this form:
[] 1. I will provide proxies for []Bap []End []Seal
at the _____ temple.
[] 2. Please provide all proxies at any temple.
[] 3. Send all names to the Ancestral File.

William N. Baird
385 North 100 East
Centerville, Utah 84014
Phone:801-292-4915

Relationship to
Husband
Wife

Thomas Phillips

The Western Will:

- (1) Forward any new information we receive to your agent.
- (2) Advise when the appropriate comment is available. At that time forward to your agent.

We hope this bulletin helps you to take the appropriate action to be properly protected.

****NOTE:** This brochure is furnished only as an aid to our customers and is not intended to represent an interpretation of the Act nor definition of hazardous substances. You should check with your legal counsel to determine how the Act applies to your specific operations.